

Article - Real Property

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§7-105.2.

(a) (1) In this section the following words have the meanings indicated.

(2) “Foreclosed Property Registry” means the Foreclosed Property Registry established by the Commissioner of Financial Regulation under § 7-105.14 of this subtitle.

(3) “Local jurisdiction” means:

(i) A county; or

(ii) A municipal corporation.

(4) “Notice of foreclosure” means the notice described in subsection (b) of this section.

(5) “Person authorized to make the sale” means the person designated under the Maryland Rules to sell residential property subject to foreclosure.

(6) “Residential property” means real property improved by four or fewer dwelling units that are designed principally and are intended for human habitation.

(b) (1) Within 7 days of the filing of an order to docket or a complaint to foreclose a mortgage or deed of trust on a residential property by a person authorized to make the sale of the residential property, the person authorized to make the sale shall provide the Commissioner of Financial Regulation with a notice of foreclosure as required under this subsection.

(2) The notice of foreclosure shall:

(i) Be in the form the Commissioner of Financial Regulation requires, which may be the form of a registration with the Foreclosed Property Registry; and

(ii) Contain the following information regarding the property that is subject to foreclosure:

1. The street address;
2. The tax account number, if known;
3. Whether the property is vacant, if known;
4. The name, address, and telephone number of the owner or owners of the property, if known;
5. The name, address, and telephone number of the person authorized to make the sale; and
6. The name, address, and telephone number of a person authorized to manage and maintain the property before the foreclosure sale, if known.

(c) (1) A notice of foreclosure:

(i) Is not a public record as defined in § 4–101 of the General Provisions Article; and

(ii) Is not subject to Title 4 of the General Provisions Article.

(2) The Commissioner of Financial Regulation may authorize access to a notice of foreclosure only to local jurisdictions, the agencies of local jurisdictions, and representatives of State agencies.

(3) Notwithstanding paragraphs (1) and (2) of this subsection, the Commissioner of Financial Regulation or a local jurisdiction may provide information for a specific property described in a notice of foreclosure to:

(i) A person who owns property on the same block; or

(ii) A homeowners association or condominium in which the property is located.

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